

10-1947

## Woman C.P.A. Volume 9, Number 6, October, 1947

American Woman's Society of Certified Public Accountants

American Society of Women Accountants

Follow this and additional works at: <https://egrove.olemiss.edu/wcpa>



Part of the [Accounting Commons](#), and the [Women's Studies Commons](#)

---

### Recommended Citation

American Woman's Society of Certified Public Accountants and American Society of Women Accountants (1947) "Woman C.P.A. Volume 9, Number 6, October, 1947," *Woman C.P.A.*: Vol. 9 : Iss. 6 , Article 11. Available at: <https://egrove.olemiss.edu/wcpa/vol9/iss6/11>

This Article is brought to you for free and open access by the Archival Digital Accounting Collection at eGrove. It has been accepted for inclusion in Woman C.P.A. by an authorized editor of eGrove. For more information, please contact [egrove@olemiss.edu](mailto:egrove@olemiss.edu).

# THE WOMAN

AMERICAN INSTITUTE  
OF ACCOUNTANTS  
LIBRARY

## *In This Issue*

Tax Avoidance and Tax Evasion

*By John J. Raymond, L.L.B.*

AWSCPA President's Message

*By Heloise Brown, C.P.A.*

ASWA President's Message

*By Evelyn E. Forsyth*

Coast-to-Coast

*By Paula E. Reinisch*

Tax News

*By Mary Lanigar, C.P.A.*

Idea Exchange

*By Emily Berry*

What's New in Reading

*By Theia A. Gebbie*

O C T O B E R

1 9 4 7

*Official Publication*

AMERICAN WOMAN'S SOCIETY OF CERTIFIED PUBLIC ACCOUNTANTS  
AMERICAN SOCIETY OF WOMEN ACCOUNTANTS

TRAINING  
YOU CAN  
RECOMMEND  
WITH

*Confidence . . .*

● When you are asked to recommend an accounting course, the educational background of the International Accountants Society, Inc., will give you complete confidence. The five men composing our Executive Educational Committee are responsible for IAS educational policies and activities. The sixteen Certified Public Accountants composing the IAS Faculty prepare text material, give consultation service, or grade examination papers. Some give full time,

others part time, to IAS work. Our Advisory Board consists of forty outstanding Certified Public Accountants, business executives, attorneys, and educators, who counsel with the IAS Management, on request, about technical accounting, educational, and business matters.

The uniformly high caliber of these men is eloquent testimony to the quality of IAS training.

#### EXECUTIVE EDUCATIONAL COMMITTEE

**JOHN T. MADDEN**  
C.P.A., B.C.S., M.A., Sc. D.

*President, International Accountants Society, Inc.; Dean, School of Commerce, Accounts and Finance, New York University; Former President, American Association of University Instructors in Accounting; Former President, American Association of Collegiate Schools of Business.*

**DEXTER S. KIMBALL**  
M.E., LL.D., D.Sc.

*Chairman, Board of Directors, International Accountants Society, Inc.; Dean Emeritus, College of Engineering, Cornell University; Former President, American Society of Mechanical Engineers; author of "Cost Finding," "Industrial Economics," and other textbooks.*

**LEE GALLOWAY**  
B.Sc., Ph.D.

*Vice-Chairman, Board of Directors, International Accountants Society, Inc.; Former Chairman, Board of Directors, The Ronald Press Company; Former Director, Department of Management, New York University; author of "Office Management" and other textbooks.*

**GEORGE P. ELLIS**  
C.P.A.

*Practicing Certified Public Accountant; Member of Faculty, International Accountants Society, Inc.; Former President, Illinois Chamber of Commerce; Former President, American Society of Certified Public Accountants; Former President, Executives Club of Chicago.*

**STEPHEN GILMAN**  
B.Sc., C.P.A.

*Educational Director, International Accountants Society, Inc.; author of "Accounting Concepts of Profit," "Analysing Financial Statements," "Principles of Accounting," "What the Figures Mean," and numerous technical articles on accounting and allied subjects.*

#### FACULTY

Stanley E. Beatty, C.P.A.  
Harold W. Boedeker, C.P.A.  
George P. Ellis, C.P.A.  
C. W. Emshoff, C.P.A.

Stephen Gilman, C.P.A.  
John A. Hinderlong, C.P.A.  
James W. Love, C.P.A.  
Paul H. Moore, C.P.A.

Frank H. Murray, C.P.A.  
T. N. Perry, C.P.A.  
Russell C. Swope, C.P.A.  
G. E. Taylor, C.P.A.

J. G. Terry, C.P.A.  
G. S. West, C.P.A.  
Harry H. Westphal, C.P.A.  
Earl R. White, C.P.A.

*Additional information about this training will be sent to you in booklet form, on request.*

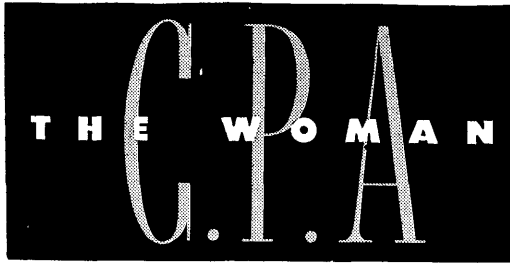
## INTERNATIONAL ACCOUNTANTS SOCIETY, INC.



*A Correspondence School Since 1903*

209 WEST JACKSON BOULEVARD

CHICAGO 6, ILLINOIS



## EDITORIAL

We have pleasure in introducing the officers who are taking over the administration of the affairs of our two societies for the coming year.

On pages 6 and 7 the two new presidents and their messages are presented to you. The other officers and directors are introduced below:

### AWSCPA

Ruth A. Clark of Los Angeles retains her post as vice president. She has rendered loyal and valuable service as a director of AWSCPA and as president of the Los Angeles chapter ASWA, and has contributed tax and other articles to *The Woman C.P.A.* She attended Indiana State Teachers College and is a member of the American Institute of Accountants, the California Society of CPA's and the Hollywood Business and Professional Women's Club. She is treasurer of Lyon Van & Storage Company.

Marion A. Frye of Cleveland, a new vice president, has an accounting practice of enviable proportions. Ten years experience with a steel company, through the jobs of cashier, auditor, credit manager and office manager, brought her contacts with small businesses and an idea which not only boosted the steel company's sales a quarter million dollars the first year but established her in her subsequent practice. She has studied at Cleveland College and has taken the International Accountants Society course. As chairman of the public relations committee of both societies last year she did a highly constructive job. She has held the presidency of Cleveland chapter ASWA and other posts. She is married to Andrew Doelker.

Edith Moore of Chattanooga was re-elected secretary. Miss Moore has functioned as secretary and in special assignments with efficiency, thoroughness, and dispatch. She attended Athens College for Women and the University of Chattanooga Evening College. She has also studied the

LaSalle extension course and the International Accountants Society course. She has been employed in public accounting practice since 1943 in the office of J. H. Hardy, CPA, and is a member of the Chattanooga chapter of the Tennessee Society of CPA's and of the American Institute of Accountants.

Mrs. Valerie Johnston Yudell, the new treasurer, is a native Chicagoan. She attended Northwestern University School of Commerce, where upon graduation she received the Gamma Nu prize for the highest scholastic average among the women students. She is a past chapter president of Delta Mu Delta, and a member of the Illinois Society of CPA's. Married to an accountant, and with two children, she still carries on an accounting practice. Last year she served AWSCPA as a director and was chairman of the central register committee.

The directors are: Jennie M. Palen (ex-officio), of New York, E. Roberta Coler of Denver, Mrs. Ida K. Ezra of Seattle, Mary V. Stith of Richmond, and Mrs. Erma P. Webb of Philadelphia.

### ASWA

Marion A. Frye is a new vice president of ASWA as well as of AWSCPA and was introduced to you in the latter capacity.

Mrs. Ida K. Ezra of Seattle is a new vice president also. Mrs. Ezra served last year as a director of both societies and was re-elected a director of AWSCPA. She is a CPA of Washington and is associated with Elmer & Moody Company. As chairman of the research committee last year she conducted surveys relating to salary and advancement conditions among women accountants in various areas, one of which was reported in the August issue. Her article on community property was part of the April Idea Exchange column. She has been a speaker at ASWA conferences and has contributed to Seattle chapter and other West Coast activities.

ASWA's new secretary, Paula E. Reinisch, is a graduate of Mount Mercy Academy, from which she went directly to The Grande Brick Company and after five years became its executive secretary. When the depression brought building construction to a standstill she became secretary to the chief analyst and investment counselor of an investment banking house, but after five years was induced by The Grande Brick Company to return as executive secretary and assistant treasurer. She helped organize the Grand Rapids and Muskegon chapters and has served as a director of the former and as a member of the public relations committee of the national organization. For two years she has been coast-to-coast news editor. As hostess of the 1947 convention committee she engineered the exceptional entertainment furnished us there.

Jean Neil, treasurer, is a graduate of Brown's Business College, Terre Haute, Indiana, has completed the International Accountants Society course and taken special courses at Indiana University Extension Division. After a year and a half with Dix Lumber Company, Inc. as bookkeeper and office manager, she joined the staff of Ira T. McGlone, CPA, in 1938, where for the last six years she has done senior work, including the review of audit and federal income tax reports. She has served Terre Haute chapter as second vice president and the national organization as director and membership chairman.

The directors are: Susie Sudderth (ex-officio) of Atlanta, Alice Aubert of New York, Vera Jean Bobsene of Los Angeles, Mrs. Edna Brown of Indianapolis, Adele Edwards of San Francisco, Rosemary Hoban of Detroit, and Claire O'Reilly of Chicago.

## ANNUAL MEETING

In spite of a belligerent thermometer, vacation schedules, and other deterrents, the joint annual meeting in Grand Rapids August 7-10 was marked by a new high in attendance, profit and enjoyment.

Both the city of Grand Rapids and Grand Rapids chapter gave the delegates a royal welcome. The convention committee, headed by Nellie Joling and Evelyn Forsyth, set a new record for friendly hospitality. The presidents were met on their arrival at the airport by the mayor's welcoming committee. The furniture museum, game rooms, sight-seeing trips, and a film *America the Beautiful* contributed to our pleasure. The Pantlind was most

generous in furnishing accommodations and special entertainment features. A party in beautiful Townsend Park featured an elaborate Smorgasbord and a most unusual program of games, and the reception preceding the Saturday night banquet was beautifully staged.

The convention climaxed a year of vigorous growth and effectiveness, made possible by the concentrated effort and loyalty not only of officers and committee members but of the entire membership. The major accomplishments were outlined in the August issue and will not be repeated here.

There were reports on Friday morning on The Woman C.P.A., Membership, New Chapter Development, Programs, Education, Public Relations, Administrative Practitioners Act, Other Legislation, Research, and Award. A digest of these talks will be sent to AWS CPA membership and to the chapter presidents.

At the Saturday morning breakfast Mrs. Judith Lowe, who has spent much of the past twelve years abroad, spoke on *Women in Economics and Legislation*. She called upon the women of the country to value properly the economic, financial and social freedom they have, and to make use of the powers which our government gives its citizens to shape the policies of their country.

A very fine panel discussion on *Employer-Employee Relations* followed. It is our hope that the substance of the four talks may be furnished to the membership later, as a number of interesting points were developed.

Among the matters accomplished at the AWS CPA business meeting were the adoption of a code of ethics which is identical with that used by the American Institute of Accountants, and the decision to issue membership certificates, suitable for framing, to all members. AWS CPA's increase in members during its fiscal year was 38, which, incidentally, is also the number of CPA certificates issued to women during the year. ASWA reported a splendid increase in numbers and the formation of two new chapters—Toledo and Columbus.

At the Saturday night banquet in the ballroom the presidents gave their reports, the AWS CPA award was presented, for the second successive year, to Grand Rapids chapter, and Mr. Frank E. Seidman spoke on *The Business Outlook*, keying his remarks to the entertainment as well as the serious side and warning that talk of a depression helps to bring one about.

# COAST - TO - COAST

## PAULA E. REINISCH, *Grand Rapids, Michigan*

The coast-to-coast news is this time confined to a listing of committee chairmen, and, in the case of Seattle and Toledo chapters, the new officers.

### ATLANTA

Ruby Roach, Program; Lillian Boyd, Year Book; Bessie Jones, Finance; Evelyn Hyde, AWSCPA Award; Elsie Lyon, Membership; Kay Harsh, Employment; Olga Reinking, Public Relations; Hebb Easterling, Publicity; Janie Smith, Meetings; Frances Forrester, Legislative and By-Laws; Ethleen Lasseter, Education; Elizabeth Mitchell, Membership Attendance.

### CHICAGO

Edna Lange, National Awards; Mary Frances Carroll, Hospitality; Rose Merz, Yearbook; Katherine L. McKenzie, Finance; Mary C. Gildea, Publicity; Anna Goldman, Library and Bulletin; Florence Orford, Membership; Claire O'Reilly, Public Relations; Ruth Waschau, Legislation; Jeannette Whitson, Program.

### CLEVELAND

M. Louise Gates, Executive; Gertrude H. Colberg, Public Relations; Olga Warak, Membership; Mildred V. Frantz, Bulletin and Year Book; Ethel R. Bemis, Finance; Florence Bryant, Publicity; Helen Spoerke, Program; Anna M. De Piero, Education; Harriet F. Niemann, Legislation and Research; Helen E. Foy, AWSCPA Award.

### DETROIT

Adrienne M. Munroe, Program; Mabel Moe, House and Hospitality; Rosemary Hoban, Public Relations; Joanna McRae, Publicity; Marguerite Lee, Bulletin; Grace Dimmer, Finance, Inter-Group Council Delegate; Nora Jean Fitz Stephens, AWSCPA Award; Bernadette Arnold, Membership; Helen E. Henry, Attendance; Marjory Mitchell, Legislation; Vivian Steffin, Education; Crystal Kilgour, Year Book; Marie Eerbeek, Assimilation of New Members; Cecil Miner and Joan Olson, Advisory.

### GRAND RAPIDS

Marie Van Vliet, Public Relations and Bulletin; Ruth F. Klein, Year Book; Beatrice Hoogstraal, Finance; Katherine McNamara, Program; Nell H. Dykstra, Hospitality; Lenore G. Harder, Legislation;

Alice E. Walsh, Education; Ida VanderWeide, Sunshine; Betty Lapp, Telephone.

### INDIANAPOLIS

Edith J. Lott, Educational; Christina M. Clapp, Program; Jessie McCallie, Hospitality; Helen V. Lemmon, Recording; Dorothy Rosebrock, Corresponding; Georgia G. Schloeman, Finance; Ethel E. Barnhizer, Decorations; Emily Berry, Newspaper; Mary McCoy, Membership; Bernie Myers, Historian; Olga Kaiser, Library; Katherine C. Kaercher, Public Relations; Alta M. Skabo, Social; Myrtle Stein, Year Book; Phoebe Comer, AWSCPA Award; May T. Hazel, Cheer; Mabel Jane Hamilton, Correspondent of THE WOMAN C.P.A.; Lucille Pryor, Legislation.

### LOS ANGELES

Betty Beatty, Program Co-ordination; Virginia Boyer, Public Relations; Sylvia W. Feitshans, Membership; Edna Bartz, Publicity; Beatrice Unrau, Financial; Kathryn E. Holland, Legislation; Carmel Barlotti, Parliamentarian; Agnes Austin, House and Hospitality; Lois Grippe, Research; Irene Briggs, Tax Study; Axie Lillibridge, Library; Eleanor Steinert, Bulletin; Berta Morse, Year Book; Jane E. Goode, Professional Ethics; Helen Svendsen, AWSCPA Award; Lois Atherton, Scholarship; Ruth A. Clark, Nominating.

### MUSKEGON

Hazel Howard, Publicity; Virginia Kitchen, Membership; Vivian G. Warner, Executive; Millie Mason, Program; Torberg Anderson, Legislation; Blanche Clark, Hospitality.

### NEW YORK

Madeline Bolz, Membership; Mrs. Shelia Roehner, Legislation; Alice Aubert, Chapter Bulletin; Gertrude Priestner, Program; Rosa Gundall, Public Relations and Publicity; Katherine West, Education; Caroline Abernethy, Hospitality. Josie Wingen, AWSCPA award.

### SAN FRANCISCO

Marion Melbin, Executive; Catharine Quire, Public Relations; Elsie Maclaren, Membership; Martha Kreutzberger, Finance; Gladys Bowyer, Publicity; Lucy Edwards, Yearbook and Bulletin; Helen J.  
(Continued on page 8)



## AWSCPA

*Heloise Brown, the newly-elected president of the American Woman's Society of Certified Public Accountants, has served the organization in many capacities, always with the utmost efficiency.*

*As coast-to-coast news editor for two years, as secretary for two more, and as second vice-president and chairman of the membership committee last year, she has made herself known to the whole membership and, by the enthusiasm and thoroughness she has brought to each task, has built up an enviable record and put us all in her debt.*

*She is a graduate of Mary Hardin-Baylor College and in 1945, at the 100th anniversary of the founding of the college, was honored as having achieved distinction in the field of business administration. She has also studied at the University of Houston and South Texas School of Law.*

*She is a member of the Texas Society of CPA's and a member of its Committee on biographies; co-chairman of the committee on public information of the Houston chapter of CPA's; member of the Houston Business and Professional Women's Club and of its panel on vocational guidance.*

*During the war years she was connected with the Butcher-Arthur interests in Houston. She now conducts a public accounting practice from her offices in the First National Bank Building in Houston.*

## THE PRESIDENT'S MESSAGE

The accounting profession has made great strides during the past decade. Today the certified public accountant has become an almost indispensable element in the scheme of modern business and economy. The accounting profession offers many opportunities to the woman accountant; and it is gratifying that women are entering the profession in greater numbers and are attaining positions of increasingly greater importance within the profession. In 1941, statistics show that CPA certificates had been issued to only 212 women; but today, six years later, approximately 400 women in the United States have become certified public accountants.

The American Woman's Society of Certified Public Accountants was organized in 1933 to promote the professional interest of all women certified public accountants. Nevertheless, as in all organized societies, the accomplishments are measured by the willingness of members to devote time and effort to the fulfillment of its purposes and to serving their fellow members. AWSCPA has been blessed with many members who have given generously of their time in carrying on the work from year to year. Those who have served during the past years as officers, directors, and committee members have done a splendid job . . . through their work and the active cooperation of all the members our Society has grown and developed. However, there is, and always will be, much constructive work to be done if our Society is to continue to fulfill its objectives . . . a larger number of women certified public accountants, an enlightened public opinion concerning women in the field of accounting, and an increased participation of our members in the activities of the professional accounting societies.

We can not stand still. We must go forward, or certainly, we shall fall back. The full potentialities of our Society can only be realized by the whole-hearted support of all its members . . . it is for them that the Society exists.

The honor of serving as President of our Society for the ensuing year is one which I deeply appreciate. I am, also, keenly sensitive to the responsibilities which are attached to that office . . . responsibilities which not only extend to the membership of the Society but to the general public on behalf of our profession. I shall discharge this trust which you have imposed upon me to the best of my ability.

## THE PRESIDENT'S MESSAGE

The opportunities for women in the field of accounting have often been expressed by my capable and outstanding predecessors—the past officers of the American Society of Women Accountants.

I feel confident that, as we expand, we are contributing to the cultural and practical advancement of our members in coping with the tremendous, mounting structure involving the technical matters of business and finance of our economic world of today and tomorrow.

We have often been reminded of the important part that accountants have in business, and these reminders have been an encouragement and enhancement of our chosen profession. They have also served as an inducement to a code of properly applied efforts. This code must first be individual and will become naturally collective, as is our goal.

What greater incentive for study and cooperation could be offered us than an integral part of this great adventure and achievement on which the world at large is constantly speculating?

We are constantly presented with a challenge to increase and improve our achievements. Since there is no greater spur than a Challenge, I am assured that the American Society of Women Accountants will continue to grow in stature in the future years as it has in the past.

We realize that our advantages are only what we make of them, and we are determined that they shall be great. In that determination we recognize that cooperation is one of the most important factors of which our Society provides the greatest source. May we make the most of our golden tool of opportunity.



### ASWA

*Evelyn E. Forsyth, newly-elected president of the American Society of Women Accountants, has been very active in the Grand Rapids chapter of the society and has just completed two busy and successful years as a national officer, serving as second and then as first vice-president.*

*Her activities in the organization of the Muskegon chapter expanded into an appointment last year as chairman of the new chapter development committee, which, under her capable direction, achieved spectacular results, two new chapters having been organized and a considerable number of other contacts made.*

*A co-chairman of the committee which arranged the 1947 joint annual meeting she performed miracles in securing superior conference accommodations as well as unusual publicity features and has our warmest gratitude for her very considerable contribution to the success of that occasion and to the comfort and pleasure of those who attended.*

*Miss Forsyth studied business administration at Davenport MacLachlan Institute and is a member of the National Office Managers Association.*

*She is assistant secretary-treasurer of the Pantlind Hotel Corporation, having served that organization for fourteen years.*

*In the midst of heavy duties and demanding obligations she finds time to play golf.*



(Continued from page 5)

Maddex, Legislation; Eunice Messersmith, House; Merle Whitbred, Program; Beth Koch, Library; Ioma Imes Pratt, AWSCPA Award.

New members: Mary Amer, Virginia Chambers Calloway, Olive Irene Hastings.

### SEATTLE

Alice W. Olsoe, President; Marguerite Gibb, First Vice President, Program; Gladys Dornton, Second Vice President, Membership; May P. Hertz, Secretary; Mona Marshall, Treasurer, Finance and Budget; Lili Fowler, Director, Education; Helen W. Wilkie, Director, Hospitality; Grace Shaver, House; Isabel Mason, Publicity and Public Relations; Ida K. Ezra, Legislation and Natl. Organization Coordinating; Byrtilla Loeffler, AWSCPA Award; Gladys Snyder, Year Book; Ann Walter, Bulletin.

### SPOKANE

Ruby Denny, Public Relations; Margaret Sullivan, Membership; Christina Longbehn, Finance; Anna B. Erfurth, Telephone; Julia Wibom, Library; May Campbell, Legislation; Denna R. Terry, Publicity; Effie Ferguson, House; Barbara Bateman, Program; Una Clark, Year Book.

### TERRE HAUTE

Lenor Brown, Membership; Helma Denehie, Recording; Helen Pfeiffer, Treasurer, Program; Isabel Einecke, Bulletin; Mary F. Ferguson, AWSCPA Award; Esther Fidar, Publicity; Harriet Hahn, Legislation; Bertha Meyer, Public Relations; Jane Frakes, Sunshine; Esther Evans, Social; Betty Banks, Hospitality.

### TOLEDO

Ruby Clarke Freligh, President; M. Il-

belle Watkins, First Vice President, Public Relations; Sarah Ann Peters, Secretary; Margaret Kauffmann, Treasurer, Finance; Virginia Thrush, Director, Education and Research; Rose Krantz, Program, Director; Helen Hilt, Director, Publicity; Virginia Fahey, Director, Legislation; Suzanne Adams, Second Vice President, Membership.

### NEW AWSCPA MEMBERS

Helen Jacobs, 608 E. 12th Avenue, Denver 3, Colorado. Attended University of Denver.

Grace S. Highfield, with Keller, Kirschner, Martin and Clinger, 33 North High Street, Columbus 15, Ohio. Member of Ohio Society of CPA's. Attended Muskingum and Columbia University.

Virginia Dodge, with Middleton, McCarty & Company, 260 Sonns Bldg., Boise, Idaho. Member of Idaho Society of CPA's (Secretary-Treasurer), American Institute of Accountants; Boise Altrusa Club, Boise Business & Professional Women's Club (Second Vice President). Attended: Link's Business College, Kinman Business University, LaSalle Extension University and Boise Business University.

### NEW CPA'S

Congratulations to the following, who passed their May 1947 examinations:

Mary Ellen Brickner, Box 673, Arvada, Colorado; Mary Noel Barron, 2305 Lindbergh Avenue, Chattanooga, Tennessee; Louis Huber, 5616 The Paseo, Kansas City 4, Missouri; Violet Haney, 5602 Enright, Apt. 301, St. Louis, Missouri; Mavis Corinne Childs, 2118½ Hazard Street, Houston, Texas; Nelita Kathleen Gorman, 710 Park Boulevard, New Orleans 18, Louisiana; Elizabeth Merrill Schmidt, 1700 East 19th Street, Cheyenne, Wyoming.

## IDEA EXCHANGE

### EMILY BERRY, Indianapolis, Indiana

#### PERSONNEL PROBLEMS

An ASWA chapter offers the following in answer to some of our personnel problems:

How to handle the employee whose work is satisfactory, but who does not get along with others in the organization, is a problem which faces many employers. In an effort to solve the problem it is suggested that the personnel manager, or some other person in authority, arrange a confidential interview with the individual. The employee should be assured that duties per-

formed are satisfactory, but that management is interested in improving relationships among workers and is soliciting suggestions from employees as to how this can be accomplished. This opportunity to voice feelings very often brings out the cause for grievances against other employees, and is helpful to the interviewer in bringing about better working conditions.

Quite frequently it is discovered that unhappy family relationships are reflected in the workers' attitude toward other employees.

# TAX NEWS

MARY LANIGAR, C.P.A., Beverly Hills, California

## EXTENSIONS OF TIME FOR FILING RETURNS

Mimeograph 6157 summarized Bureau policy with respect to granting extensions of time for filing returns as making a concerted effort to reduce the number of extensions but directed toward granting reasonable requests.

A request for an extension of time for filing a corporation return must be signed by an officer or duly authorized agent. Blanket requests by persons retained to prepare returns will not be recognized, but a parent corporation may obtain extensions for its subsidiaries if a consolidated return is to be filed. Extensions granted to corporations will be valid only if a tentative return together with one-fourth of the tax shown thereon is filed before the statutory date for filing the return. A tentative return should be prepared on the appropriate form and should show the taxpayer's name and address and the estimated tax. The items and schedules need not be completed. The affidavit on the tentative return must be executed in the same manner as on the final return. Additional time for filing should be limited to thirty days, but may extend to six months where circumstances warrant such action.

Tentative returns will be required of estates, trusts and nonresident aliens, but not from other individuals. No extensions of time will be granted for filing a return for which the Collector must compute the tax. Extensions of time for filing declarations of estimated tax may be granted, but granting of such extensions will be discouraged since the amount of tax is approximate and is subject to amendment at the next quarterly payment date. Mimeograph 6157 states that extensions of time for filing declarations of estimated tax will be granted only for reasons personal to the taxpayer (illness or unavoidable absence from home) and that the time granted should be limited to fifteen days. It further states that extensions shall not be granted for purely business reasons or because taxpayer cannot obtain professional assistance.

The Commissioner may grant additional time for filing statements of income tax withheld. Since employees will need this

information to complete their returns, extensions of this type will be limited to unforeseen circumstances and only fifteen days will be allowed.

Reasonable extensions of time will be granted for filing partnership returns, information returns, and returns for organizations exempt from income tax and no tentative returns will be required. No extension of time will be granted for filing quarterly returns of income tax withheld (Form W-1).

There is no particular form for requesting extensions of time, and a letter signed by the taxpayer is sufficient. It should state the type of return, the taxable year, and the reasons for delay. If taxpayer is unable to sign the letter because of illness or absence, it may be signed by a personal or business associate who shall be considered as his agent.

## CURRENT RULINGS OF INTERNAL REVENUE BUREAU

It has been held that the domicile of a husband in a community property state fixes the domicile of his wife in that state. However, it is possible that she may not be considered a resident of the United States for Federal income tax purposes. If the wife is a nonresident alien, a joint return may not be filed. Under the laws of the community property states, the wife may report one-half the community income in her separate return. In cases where the husband is domiciled in a community property state and the wife is a nonresident alien, the ruling (I.T. 3859) is that the husband is required to withhold and pay to the Collector the prescribed tax upon her income. The withholding should be at the rate of 30% (Section 143(b) of the Internal Revenue Code) unless a different rate has been prescribed by treaty with the foreign country.

The value of an automobile received by a disabled veteran from the Veteran's Administration as a result of the First Supplemental Appropriation Act, 1947, constitutes additional allowance for personal injuries received while a member of the armed forces. The value of the automobile received is not includible in gross income

*(Continued on page 13)*



*John J. Raymond here handles, with clarity and practicality, a problem which affects every one who files a tax return.*

*That he is well qualified to deal with this subject is evident from the list of his professional affiliations and activities.*

*He received his B.S. in B.A. degree from the University of Southern California in 1934 and his L.L.B. degree from Western Reserve University in 1937.*

*He is a member of the State Bar of Ohio as well as that of Michigan. In the Detroit Bar Association he serves on the taxation committee. Formerly a senior tax accountant with Price, Waterhouse & Company, he is now engaged in the practice of law, and in addition teaches federal taxation at Detroit Institute of Technology.*

*Whether or not you do tax accounting, we commend this article to you.*

## TAX AVOIDANCE AND TAX EVASION

By JOHN J RAYMOND, B.S. in B.A., L.L.B.

The subject of "tax avoidance and tax evasion" is often regarded by laymen and some accountants and lawyers as being divisible into two distinct phases of Federal income tax law, namely: (1) reduction in tax through use of lawful means (tax avoidance); (2) illegal attempts to defeat collection of a taxpayer's just amount of tax (tax evasion). The first, of course, is considered not only within the law but also that which should not be subject to question by the Treasury Department on the basis of bad faith.

This concept is subject to so many limitations, exceptions, and changes in statute law and court decisions, that the distinction is lost as being without a difference. However, it appears that if tax savings attempts are divided into three rather than two categories a distinction becomes more apparent.

Thus, let us place in the first classification all *bona fide* attempts to eliminate or save tax; *bona fide* in the sense that they are more than mere attempts to stay barely within the letter and not the spirit of the relative provisions of law. Within this group would be included corporate liquidations, incorporations of new or existing businesses, adjustment of the time of sale of capital assets to obtain the maximum benefit under the short-term and long-term provisions of Section 117 of the Internal

Revenue Code, setting up of irrevocable trusts, making of gifts, use of the limited powers of appointment, and many others which, utilized in the exercise of good faith, have been approved by the Treasury Department or at least upheld by the Courts.

In the second category which we shall designate as the "twilight group" should be included those attempts to slide along the very edge of a statute or court decision to the extent not intended by the law or decision. The magnitude of "Clifford type" or "Gregory type" cases together with the seemingly unlimited husband-wife partnership cases indicates the need for a scrupulous and fair-minded attitude on the part of tax counselors in advising on matters which may cost a client several thousands of dollars in later years. In order to preclude the happening of such an unfortunate event it behooves all of us to avoid this "twilight group". Perhaps some good axioms to adopt in furthering such an objective would be: "A client is best served when kept free from litigation;" or, "if you wish to take a chance in order to establish a precedent, do it on your own money, don't risk that of your client." Obviously, in many instances there will be exceptions, particularly where the client expresses a desire to litigate, come what may. Furthermore, the above observations are made only with respect to the loop-hole

seeking accountant and lawyer. It should not be construed as a condemnation of those bona fide attempts which we have heretofore discussed.

Perhaps the words of the Second Circuit Court of Appeals in *Helvering v. Gregory*, 69 Fed. (2d) 809, 810, will give the key to our problem of what is the difference between avoidance and evasion:

“\* \* \* Anyone may so arrange his affairs that his taxes shall be as low as possible; he is not bound to choose that pattern which will best pay the Treasury; there is not even a patriotic duty to increase one's taxes (cases cited).”

In contrast, however, the Court in speaking of a corporate reorganization went on to say:

“\* \* \* But the underlying presupposition is plain that the readjustment shall be undertaken for reasons germane to the conduct of the venture in hand, not as an ephemeral incident, egregious to its prosecution \* \* \*.”

Thus the Court lays the foundation between “evasion” and “avoidance” by substituting therefore the concepts of “sham” and “reality”. Consequently where the taxpayer has acted under circumstances containing a legitimate business purpose, or, in cases not relating to business, where the actions are done in the normal course of events rather than in the creation of a favorable situation for tax purposes, tax may be legitimately avoided or reduced.

Our last category, of course, relates to those obviously willful attempts to defeat by fraud the imposition of the proper amount of tax. In order to punish those who have been convicted and to discourage the remainder, laws have been created whereby both civil and criminal penalties are provided for defrauding the Treasury. Thus, under Section 145 (a) of the Internal Revenue Code any person who willfully fails to file returns, submit information, etc., may be fined up to \$10,000.00 and/or imprisoned for a year. Under Section 145 (b) any person who willfully attempts in any manner to evade or defeat collection of taxes may incur an equal fine and/or be imprisoned up to five years. There are other or related statutes which provide similar or identical punishment for criminal violations. The time within which suit may be brought in such cases varies from three years in the case of a misdemeanor, to six years in case of a felony;

the time being determined from the date of commission of the offense.

An interesting development in the problem of what constitutes the greater crime, the failure to file a return and pay the tax or an attempt to defraud the Treasury of a portion of the tax due on a return duly filed, was presented in *Spies v. U. S.* 317 U. S. 492. In that case the United States Supreme Court took the position that the mere willful omission to file a return and pay a tax was a misdemeanor whereas to commit a felony one would have to be guilty of a willful act of commission or attempt to evade tax such as “keeping a double set of books, making false entries or alterations, or false invoices or documents, destruction of books or records, concealment of assets or covering up sources of income, handling of one's affairs to avoid making the records usual in transactions of the kind, and any conduct, the likely effect of which would be to mislead or to conceal”. Whether the application of this decision goes beyond the peculiar circumstances of the case is somewhat questionable.

With these statutory standards before us, to what extent may the taxpayer venture into the “twilight zone” without eventually gravitating into the third category of fraudulent evasion of tax? It is obvious to even the novice that no definite borderline can be circumscribed so that chances may be taken with impunity. This is most emphatically brought out in *Court Holding Co. v. Commissioner*, 2 T.C. 531, wherein the Government imposed a fraud penalty under the following circumstances: The taxpayer corporation entered into an oral agreement to sell its property, and having received payment of part of the agreed price, then, at the last moment, and admittedly for the sole purpose of avoiding taxes, distributed the property to its stockholders, who thereupon sold the property to the purchaser for the same purchase price. This case went to the United States Supreme Court which affirmed the Tax Court's decision that the sale was made by the corporation, not by the individuals, but the Court also held that this attempt at tax avoidance was not fraudulent. However, it should be noted that it took a decision of the highest court to determine whether or not a fraudulent intent was present, in an ordinary attempt to avoid tax.

It is not too extreme for one to be of the opinion that many instances of in-

tended tax avoidance schemes might be within the ken of willful tax evasion. Thus, the United States Supreme Court has held that the distribution of dividends in the guise of compensation for services may subject the taxpayer to criminal prosecution. (See *U. S. v. Ragen*, 314 U. S. 513). Conceivably within this group might fall such cases as those involving excessive and unreasonable travelling and entertainment expenses, and husband-wife partnerships where the spouse as a partner is purely a creation of legalistic manipulations. Any borderline case should be considered in the light of the *Ragen* case.

As stated previously, the law provides in addition to the criminal penalties certain ad valorem penalties based on the amount of tax deficiency. Thus, for the failure to file a timely return, unless it is shown that such failure is due to reasonable cause and not to willful neglect, there is a penalty of 5 to 25 percent of the tax, depending on the duration of the default. (Section 291 of the Internal Revenue Code.) If any part of the deficiency is due to negligence or intentional disregard of rules and regulations, but without intent to defraud, 5 percent of the deficiency is added thereto; and if any part of any deficiency is a result of fraud with intent to evade tax, the penalty is 50 percent of the deficiency. (Section 293 of the Internal Revenue Code.) These are the major provisions relating to civil penalties and it should be borne in mind that they may be invoked regardless of any prior prosecution or acquittal of a criminal charge of willful attempt to evade tax.

Thus, in the case of *Helvering v. Mitchell*, 303 U. S. 391, the Supreme Court upheld the civil fraud penalty against Mr. Mitchell who, in a previous case, had been acquitted of the criminal charge of willfully attempting to evade or defeat collections of income tax. The prior judgment is of no avail as a defense to the taxpayer because the degree of proof required on the part of the Government in the criminal action must be beyond a reasonable doubt whereas to sustain the 50 percent fraud penalty the Government need only prove the existence of fraud by a clear preponderance of the evidence. It may be of interest to note that in the *Mitchell* case, the taxpayer also pleaded that the second case placed him in double jeopardy for the same offense. The Court dismissed this claim by stating that the 50 percent penalty was not a criminal punishment but a civil one and therefore was a different type of

punishment.

Related to the subject of tax avoidance and tax evasion is the question of when the civil or ad valorem penalty of 5 to 25 percent, provided by Section 291 and similar sections of the Internal Revenue Code, attaches for failure to file a return. As provided by the statute if the failure is due to reasonable cause, no penalty will be asserted. However, the mere absence of willful neglect, alone, is not sufficient for avoiding the imposition of the penalty.

Thus in the case of *Rogers Hornsby v. Commissioner*, 26 B.T.A. 591, involving the famous baseball player, the taxpayer signed his prepared income tax return on February 17, giving it to his wife with a check in payment of the tax and advising her to file the return and check on or before March 15th. Mrs. Hornsby forgot to file the return until May 17th. The Board of Tax Appeals held that spousal forgetfulness does not constitute reasonable cause.

Furthermore, employers cannot rely on the neglect of their employees as a basis for avoiding the penalty. (See *Pioneer Automobile Service Co. v. Commissioner*, 36 B.T.A. 213). However, in the case of *Herbert Marshall v. Commissioner*, 41 B.T.A. 1064, the taxpayer was relieved of the penalty where he showed that his business manager had withheld money for the purpose of paying the tax and when the taxpayer discovered no return was previously filed, he promptly filed and paid the tax.

It should be noted that the advice of a Revenue Agent with respect to the necessity for filing a return does not bind the Commissioner of Internal Revenue; a taxpayer who relies on such advice does so at his own peril, without recourse against anyone. This may seem at first glance to be placing the taxpayer in an unfair position. But when consideration is given to the complexities of the tax laws, one could hardly expect the Bureau of Internal Revenue to give such wide discretion to its employees.

The question often arises as to what extent a taxpayer may rely upon the advice of reputable legal counsel and that of certified public accountants, with respect to such questions. The tendency on the part of the courts is to consider action taken by a taxpayer, after seeking advice from usually competent sources, as reasonable cause and grounds for avoiding the negligence penalty.

The foregoing discussion of tax avoid-

ance, tax evasion, criminal penalties, and civil penalties, is but a preliminary presentation of the problems confronted by taxpayer and accountant in this field of income tax law. With the increase in the staffs of revenue agents throughout the country it is to be expected these problems will, in the near future, become more numerous.

Therefore, it should appear obvious that the accountant who holds himself out as being able to give expert tax advice must not only possess the necessary qualifications but he must also be careful as to what type of advice he gives and as to how that advice is applied. If he scrupulously avoids the "twilight zone" between "avoidance" and "evasion", pointing out the possible consequences to a less scrupulous client, he will have done both his client and his profession an invaluable service.

## TAX NEWS

(Continued from page 9)

for Federal income tax purposes (I.T. 3855).

A previous Bureau ruling as to the holding period of a capital asset received in a tax-free exchange for a noncapital asset has been modified. The recent ruling (G.C.M. 25301) is that the holding period of property received in a tax-free exchange includes the holding period of the property

surrendered. This ruling applies even though the properties exchanged were not capital assets at the time of the exchange.

An estate tax ruling (Special Ruling 6/18/47) to the effect that life insurance proceeds were includible in a partner's gross estate where premiums were paid by the surviving partner under a reciprocal agreement should be of great interest to persons who have planned to use life insurance to finance business purchase agreements. The proceeds of insurance on the decedent's life which are payable to beneficiaries other than the estate are includible in his gross estate for Federal estate tax purposes if he paid the premiums either directly or indirectly on the policy. Since the survivor paid the premiums on the decedent's life in consideration for payments by the decedent upon the survivor's policy, the decedent was held to have paid the premiums upon his own life indirectly.

The time for accrual of contested taxes is fixed by G.C.M. 25298 as the year in which they are fixed in amount and in which the liability is established. Contested taxes include those which are contested with the tax authorities as well as those contested in Court. If the taxes are paid and a suit for recovery is later commenced, the taxes should be accrued in the year paid.

### STATEMENT OF THE OWNERSHIP, MANAGEMENT, CIRCULATION, ETC., REQUIRED BY THE ACTS OF CONGRESS OF AUGUST 24, 1912, AND MARCH 3, 1933

Of THE WOMAN C.P.A., published Bi-Monthly at New York, N. Y.

for OCTOBER 1, 1947

State of New York }  
County of New York } ss.:

Before me, a Notary Public, in and for the State and county aforesaid, personally appeared HELEN LORD, who, having been duly sworn according to law, deposes and says that she is the Business Manager of the WOMAN C.P.A., and that the following is, to the best of her knowledge and belief, a true statement of ownership, management, etc., of the aforesaid publication for the date shown in the above caption, required by the Act of August 24, 1912, as amended by the act of March 3, 1933, embodied in section 537, Postal Laws and Regulations, printed on the reverse of this form, to wit:

1. That the names and addresses of the publisher, editor, managing editor, and business managers are:

Publisher **American Woman's Society of Certified Public Accountants and**

American Society of Women Accountants, 342 Madison Ave., New York 17.

Editor, **Jennie M. Palen,**

67 Broad Street, New York 4

Business Manager, Helen Lord,

342 Madison Avenue, New York 17

2. That the owner is:

American Woman's Society of Certified Public Accountants (a non-stock corp.) 342 Madison Ave., N.Y. 17

Pres. Heloise Brown, Vice-Pres. Ruth A. Clark

342 Madison Ave., N.Y. 17

American Society of Women Accountants (a non-stock org.)

342 Madison Ave., N.Y. 17

Pres. Evelyn Forsyth, Vice-Pres. Marion A. Frye

342 Madison Ave., N.Y. 17

3. That the known bondholders, mortgagees, and other security holders owning or holding 1 per cent or more of total amount of bonds, mortgages, or other securities are: (If there are none, so state.) **NONE.**

4. That the two paragraphs next above, giving the names of the owners, stockholders, and security holders, if any, contain not only the list of stockholders and security holders as they appear upon the books of the company but also, in cases where the stockholder or security holder appears upon the books of the company as trustee or in any other fiduciary relation, the name of the person or corporation for whom such trustee is acting, is given; also that the said two paragraphs contain statements embracing affiant's full knowledge and belief as to the circumstances and conditions under which stockholders and security holders who do not appear upon the books of the company as trustees, hold stock and securities in a capacity other than that of a bona fide owner; and this affiant has no reason to believe that any other person, association, or corporation has any interest direct or indirect in the said stock, bonds, or other securities than as so stated by him.

HELEN LORD, Business Manager

Sworn to and subscribed before me this 17th day of September, 1947.

Elisabeth J. Rubino

[SEAL]

(My commission expires March 30, 1948)

## INDEX TO VOLUME 9

### ARTICLES:

- Where Do We Go From Here?  
by Lili Pinkul Fowler.....Dec. 46
- Health and Welfare Legislation—California,  
by Virginia Kluth Cary.....Dec. 46
- Municipal Accounting, by Agnes van Dyke.....Dec. 46
- Public Accounting Laws of Illinois,  
by Mary C. Gildea.....Feb. 47
- Federal Old Age and Survivor Insurance,  
by Joan A. Olson.....Feb. 47
- Mechanized Accounting,  
by Katherine M. West.....Feb. 47
- Pioneers in Accounting,  
by Catherine De Motte Quire.....Apr. 47
- Highlights of a Bank Examination,  
by Alice H. Aubert.....June 47
- Hotel Accounting and Food Control,  
by John N. Horwath.....Aug. 47
- Tax Avoidance and Tax Evasion,  
by John J. Raymond.....Oct. 47
- PRESIDENTS' MESSAGES:**
- AWSCPA, by Heloise Brown.....Oct. 47
- ASWA, by Evelyn E. Forsyth.....Oct. 47
- WHAT'S NEW IN READING—**  
by Theia A. Gebbie:
- How to Be a Success in the Restaurant Business, Public Medical Care, A Lady's Pleasure, How to Supervise People.....Dec. 46
- Financial Statements, Transportation Management, Dawn over Zero, Diary of a Williamsburg Hostess.....Feb. 47
- Regulation of the Security Markets, Peace of Mind, The ABC of Accounting, Then and Now.....Apr. 47
- Control of Payroll Funds, How and Why of Payroll Records, Blueprint for Public Relations, Kiss of Death, But Look—the Morn.....June 47
- A Rebel Yells, The World and Africa, American Tariff Policy Towards the Philippines, Elementary Accounting.....Aug. 47
- Auditing, Practical Public Relations, Summer Stranger, The Talking Wire.....Oct. 47
- TAX NEWS—by Mary Lanigar:**
- Year-end Security Sales, Sale of Taxpayer's Residence, Special Cases under 117 (j).....Dec. 46
- Surtax on Improper Accumulation of Surplus, Time for Taxation of Partnership Income, Deductibility of Federal Stamp Taxes on Security and Real Estate Sales, Veteran's Subsistence Allowances, Family Partnerships.....Feb. 47
- Deduction of Estimated Future Costs, Revised Annual Information Return for Exempt Organizations, Compensation of War Workers Abroad, Exempt Interest from Savings Bonds, Deductions Paid from Commingled Funds.....Apr. 47
- Federal Tax Administration and Procedure, Excise Tax on Fur Articles.....June 47
- Family Partnerships, Deduction for Accrued Taxes, Taxable Stock Rights, Reinvestment of Proceeds of Involuntary Conversion.....Aug. 47
- Extensions of Time for Filing Returns, Current Rulings of IRB.....Oct. 47

### COAST-TO-COAST News—

- by Paula E. Reinisch.....Each Issue
- IDEA EXCHANGE—by Emily Berry:**
- Personnel Problems.....Feb. 47, Oct. 47
- Paper Sorting, Community Property.....Apr. 47
- Time Club Bureau (Educational Programs).....Aug. 47
- MISCELLANEOUS:**
- Introduction of New Officers.....Dec. 46, Oct. 47
- C. E. D. Scholarship Awarded to an Accounting Major, by Jane E. Goode.....June 47
- AWSCPA Award Report.....Apr., Aug. 47
- The Press.....Dec. 46, June 47
- Research Committee's Salary Survey,  
by Ida K. Ezra.....Aug. 47
- EDITORIALS—by Jennie M. Palen:**
- Accounting in Labor Disputes, Do We Recognize Ourselves?.....Dec. 46
- An Accountant's Responsibility, Don't Use Shorthand, A Practicing Accountancy Institute, Proxy-Soliciting Procedures, SEC and the Accountant.....Feb. 47
- Detection of Irregularities.....Feb., Apr., June 47
- Pronounce It Correctly.....Feb., Apr., June 47
- In Memoriam.....Feb. 47
- Annual Meeting and Spring Conference  
Apr., June, Oct. 47
- New York Office, Vocational Interest Test, Depreciation Rates, Accounting—Not Law  
Apr. 47
- Oliver Bill, New Legislative Threat.....June 47
- Highlights of the Year, Published Reports, Bond-a-Month Plan.....Aug. 47
- System Recommendations.....Oct. 47

### MARGUERITE REIMERS

Special congratulations to Marguerite Reimers, a charter member of Seattle chapter ASWA, who received the highest marks of the 179 Washington candidates taking the May 1947 uniform certified public accountant examinations, all of which she passed at the first writing.

Miss Reimers is a past president of Seattle Toastmistress No. 1, a former state officer of the Business and Professional Women's Clubs, and served last year as first vice-president and program chairman of Seattle chapter ASWA.

\* \* \*

Our very best wishes for a brilliant success to two AWSCPA members who have just opened their own offices for the public practice of accounting at the following addresses:

E. Roberta Coler, 915 Madison Street, Denver.

Marjorie V. Guthat, Room 915, 407 South Dearborn Street, Chicago.

# WHAT'S NEW IN READING?

*"They who do not read can have nothing to think, and little to say."*—Dr. Samuel Johnson.

## THEIA A. GEBBIE, Beverly Hills, California

**AUDITING**—An Introduction to the Work of the Public Accountant, by E. L. Kohler, M.A., C.P.A. (Prentice-Hall, Inc., New York, 1947. 252 pages. \$4.00.)

Not only is this a good textbook with pertinent questions for review of each chapter, but it is probably the best summary manual on auditing that the reviewer has seen. It is well written and brief. Both the mechanics of auditing and the individual performing such mechanics are discussed. This is a humanized accounting text, and as such, has a greater benefit to the reader.

The tone of the book can be best expressed in the author's own words outlining some of the personal attributes necessary in the Certified Public Accountant. These are "a well-developed imagination tempered by a good store of common sense, a liking for detail and analysis that has been well disciplined by an ability to generalize and draw convincing conclusions, and a continuous supply of idealism that continues to flow, notwithstanding the mundaneness of the accountant's daily contacts and the growth of his earning capacity. Involved in this last quality is intellectual honesty."

**PRACTICAL PUBLIC RELATIONS**, by Rex F. Harlow and Marvin M. Black. (Harper & Brothers Publishers, New York, 1947. 414 pages and bibliography.)

This is a particularly well-designed analysis of public relations work presented in comprehensive and interesting manner. It separates public relations into main divisions: labor, personnel, stockholders, board of directors, consumer, government, the community. And it discusses the basic problems of each.

The material on the "tools of public relations" is most enlightening with its emphasis on publicity as the most important tool. Since it is estimated that 99% of the public thinks of publicity when the term "public relations" is used, it is easily understood why the public relations worker is anxious to clarify the difference between them. Briefly, "public relations includes all that is thought, said and done to create, cultivate and maintain effective relations between an institution and its public"; whereas publicity is the method and means

of presenting the idea.

**SUMMER STRANGER**, a Novel by Louise Field Cooper. (Harper & Brothers, New York, 1947. 261 pages. \$2.75.)

Did you ever spend a summer holiday where you did not quite fit in, yet you kept thinking, "This is good for me?" Seventeen-year-old Emily, a poor relation, has such an experience at the seashore colony of Flanders Point. Her own indecision as to her place there is summed up in the conversation of two old-timers at the colony: "Maid?" inquired Mr. Daniels; and the answer, "No, no. Niece or something. Not a niece; cousin. Anyway, no maid."

Emily tried very hard to belong to her aunt's circle, but she seemed unable to say and do the right things to make her one of them. She was ever conscious of her lowly life back home and the business school that waited at the end of summer. It was Stefan, the good-humored fruit man, who saved Emily from "bettering" herself into a regular Flanders Pointer.

The story is lightly written with a penetrating knowledge of everyday people. It is so delightful that the reader nearly misses the sinister undercurrent because Aunt Isobel cared for no one but her own pampered son.

**THE TALKING WIRE**, by O. J. Stevenson. (Julian Messner, Inc., New York, 1947. 200 pages. \$2.50.)

With gift-buying time in the not-so-far future, this story of Alexander Graham Bell is most apropos. It is told in simple language understood by children and adults. It starts in Edinburgh, Scotland, with "Aleck" an alert, improvising boy, and carries him through a lifetime of invention and service until his death at seventy.

Mr. Bell's life is related here through kindly anecdote of everyday living. We learn of his patience with Perd, the family's little Skye terrior; how he tried teaching the dog to talk so that visitors agreed Perd was "a very intelligent dog." His years of teaching and his struggles with the experiments that resulted in the telephone are warm and close to us in the writer's easy interpretation. You will enjoy reading this book as well as passing it on.



---

---

# THE WOMAN C. P. A.

## Editor

JENNIE M. PALEN, C.P.A.  
67 Broad Street, New York 4, N. Y.

## Business Manager

HELEN LORD, C.P.A.  
342 Madison Ave., New York 17, N. Y.

## ASSOCIATES

### Tax Editor

MARY LANIGAR, C.P.A.  
9012 Olympic Boulevard, Beverly Hills, Calif.

### Idea Exchange Editor

EMILY BERRY  
217 S. Belmont Ave., Indianapolis, Ind.

### Coast-to-Coast News

PAULA REINISCH  
43 Richards Ave., N.W., Grand Rapids 4, Mich.

### Literary Editor

THEIA A. GEBBIE  
221 So. Beverly Dr., Beverly Hills, Cal.

---

## AMERICAN WOMAN'S SOCIETY OF CERTIFIED PUBLIC ACCOUNTANTS OFFICERS

### President

HELOISE BROWN, C.P.A.  
1727 Marshall St., Houston 6, Texas

### Vice-President

RUTH A. CLARK, C.P.A.  
1950 S. Vermont Ave., Los Angeles 7, Calif.

### Vice-President

MARION A. FRYE, C.P.A.  
601 Hanna Bldg., Cleveland 15, Ohio

### Secretary

EDITH MOORE, C.P.A.  
Chattanooga Bank Bldg., Chattanooga 2, Tenn.

### Treasurer

MRS. VALERIE JOHNSTON YUDELL, C.P.A.  
7721 Sheridan Road, Chicago 26, Ill.

## DIRECTORS

JENNIE M. PALEN, C.P.A. (*Ex-Officio*)  
Haskins & Sells, 67 Broad St., New York 4  
E. ROBERTA COLER, C.P.A.  
915 Madison St., Denver 6, Colorado  
MRS. IDA K. EZRA, C.P.A.  
Elmer & Moody Co., 2229 First Ave.,  
Seattle 1, Washington  
MARY V. STITH, C.P.A.  
2621 Parkside Ave., Richmond 22, Virginia  
MRS. ERMA P. WEBB, C.P.A.  
1700 Walnut St., Philadelphia 3, Pa.

## AMERICAN SOCIETY OF WOMEN ACCOUNTANTS OFFICERS

### President

EVELYN E. FORSYTH  
Pantlind Hotel, Grand Rapids 2, Mich.

### Vice-President

MARION A. FRYE, C.P.A.  
601 Hanna Bldg., Cleveland 15, Ohio

### Vice-President

MRS. IDA K. EZRA, C.P.A.  
Elmer & Moody Co., 2229 First Ave.,  
Seattle 1, Washington

### Secretary

PAULA E. REINISCH  
43 Richards Ave., N.W., Grand Rapids 4, Mich.

### Treasurer

JEAN NEIL  
1440 Fifth Ave., Terre Haute, Indiana

## DIRECTORS

SUSIE SUDDERTH (*Ex-Officio*)  
Retail Credit Company, Box 1723, Atlanta, Ga.  
ALICE AUBERT  
4222 Ketchum St., Elmhurst, L. I., N. Y.  
VERA JEAN BOBSENE  
2351 W. 20th St., Los Angeles 7, Calif.  
MRS. EDNA BROWN  
8201 E. 10th St., Indianapolis, Ind.  
ADELE EDWARDS  
Lester Herrick & Herrick, 403 Merchants Bldg.,  
San Francisco 4, Calif.  
ROSEMARY HOBAN  
Touche, Niven, Bailey & Smart,  
1380 National Bank Bldg., Detroit 26, Mich.  
CLAIRE O'RIELLY  
7812 Vernon Ave., Chicago 19, Illinois

## CHAPTER PRESIDENTS

VIRGINIA K. WOOD—Atlanta  
Trust Company of Georgia, Box 4418, Atlanta, Ga.  
FRANCES SADAUSKAS—Chicago  
6028 So. Albany Ave., Chicago 29, Ill.  
M. LOUISE GATES—Cleveland  
15996 Nelamere Road, East Cleveland 12, Ohio  
L. SUZANNE LAIRD—Detroit  
14266 Fordham Ave., Detroit 5, Mich.  
EMMA F. HEY—Grand Rapids  
C. J. Farley & Co., 233 Washington St. S. E.,  
Grand Rapids 3, Mich.  
MRS. OLIVE SKILES—Indianapolis  
3640 No. Meridian, Indianapolis, Ind.  
THEIA A. GEBBIE—Los Angeles  
221 So. Beverly Dr., Beverly Hills, Cal.  
VIVIAN G. WARNER—Muskegon  
432 Apple Ave., Muskegon, Mich.  
ELINOR JANE HILL, C.P.A.—New York  
452 Mt. Prospect Ave., Clifton, N. J.  
MARIAN A. MELBIN—San Francisco  
816 Fifth Avenue, San Bruno, Cal.  
ALICE OLSON, C.P.A.—Seattle  
3427 W. 59th St., Seattle 7, Wash.  
VEVA JOHNSON—Spokane  
Potlatch Yards, Inc., P.O. Box 2148, Spokane, Wash.  
MARY HYSLOP—Terre Haute  
1500½ No. 7th St., Terre Haute, Ind.  
MRS. RUBY CLARKE FRELICH, C.P.A.  
—Toledo  
2024 No. Cove Boulevard, Toledo 6, Ohio